

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Main Number: (609) 250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

LAKEVIEW LOAN SERVICING LLC

In Re:

April Emmert aka April Danko

Debtor

Case No.: 19-31639 MBK

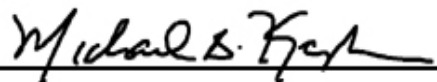
Judge: Michael B. Kaplan

Order Filed on February 26, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**CONSENT ORDER RESOLVING DEFAULT AND REINSTATING STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 26, 2024**



Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: April Emmert aka April Danko

Case No: 19-31639 MBK

Caption of Order: CONSENT ORDER RESOLVING DEFAULT AND REINSTATING STAY

This matter having been brought before the Court by James J. Cerbone, Esquire appearing for Debtor and Denise Carlon., attorneys for Secured Creditor, LAKEVIEW LOAN SERVICING LLC.

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property known as 168 Liberty Avenue, Stafford Township, NJ, 08050, is hereby REINSTATED; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to make a payment of \$12,089.37 to cure default by February 29, 2024 (8/1/2023 to 12/1/2023 @ \$1,816.54; 1/1/2024 to 2/1/2024 @ \$1,895.52; less suspense of \$784.37); and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond and that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$800.00 for attorneys' fees which is to be paid directly by Debtor; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

I hereby agree and consent to the above terms and conditions:



James J. Cerbone, Attorney for DEBTOR

Dated:

2/14/2024

I hereby agree and consent to the above terms and conditions:

Dated:

2/14/2024

/s/ Denise Carlon, Esquire

Denise E. Carlon, Attorney for SECURED CREDITOR

In re:  
April Emmert  
Debtor

Case No. 19-31639-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 27, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ April Emmert, 168 Liberty Avenue, Manahawkin, NJ 08050-1915

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor April Emmert cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor Lakeview Loan Servicing LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor Lakeview Loan Servicing LLC mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: Feb 27, 2024

Form ID: pdf903

Total Noticed: 1

TOTAL: 6